SERFF Tracking #: BNLA-131487654 State Tracking #: Company Tracking #: 180902 ET AL LONG TERM
CARE BLOG

State: District of Columbia Filing Company: Bankers Life and Casualty Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name: LTC Blogs

Project Name/Number: LTC Blogs/LTC Blogs - 180902

Filing at a Glance

Company: Bankers Life and Casualty Company

Product Name: LTC Blogs

State: District of Columbia

TOI: LTC03I Individual Long Term Care

Sub-TOI: LTC03I.003 Other

Filing Type: Form

Date Submitted: 05/04/2018

SERFF Tr Num: BNLA-131487654
SERFF Status: Closed-APPROVED

State Tr Num:

State Status:

Co Tr Num: 180902 ET AL – LONG TERM CARE BLOG

Implementation On Approval

Date Requested:

Author(s): Kyle Seely, Dan Murphy, Sandra Pufpaf, Lucy Sutton, Janice Fron, Stacey Farmer

Reviewer(s): Colin Johnson (primary)

Disposition Date: 05/09/2018
Disposition Status: APPROVED
Implementation Date: 05/09/2018

SERFF Tracking #: BNLA-131487654 State Tracking #: Company Tracking #: 180902 ET AL LONG TERM
CARE BLOG

State: District of Columbia Filing Company: Bankers Life and Casualty Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name: LTC Blogs

Project Name/Number: LTC Blogs/LTC Blogs - 180902

General Information

Project Name: LTC Blogs Status of Filing in Domicile: Pending

Project Number: LTC Blogs - 180902 Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Individual Market Type:

Overall Rate Impact: Filing Status Changed: 05/09/2018

State Status Changed:
Created By: Dan Murphy

Submitted By: Sandra Pufpaf Corresponding Filing Tracking Number:

Filing Description: NAIC: 61263

Deemer Date:

May 4, 2018

RE: Individual Long-Term Care Advertisement

Invitation to Inquire

Form 180902 - Long Term Care Blog

Form 180903 - Long Term Care Blog

Form 180904 – Long Term Care Blog

Dear Insurance Department Personnel:

As required by your state's advertising rules, we are filing the above referenced forms for your review and approval.

These are new advertising pieces and will not replace any existing form. These forms are intended to appear on the Company's website under the Blog section. They are intended to provide general information regarding Long Term Care Insurance and provide a link to contact the company. These are not intended to be product specific.

Thank you for your time and consideration of this filing. Should you have any questions, please do not hesitate to contact me.

Company and Contact

Filing Contact Information

Janice Fron, Filing Project Leader j.fron@banklife.com
111 E. Wacker Drive - Suite 2100 312-396-7538 [Phone]
Chicago, IL 60601-4508 312-396-5907 [FAX]

State: District of Columbia Filing Company: Bankers Life and Casualty Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name: LTC Blogs

Project Name/Number: LTC Blogs/LTC Blogs - 180902

Filing Company Information

Bankers Life and Casualty CoCode: 61263 State of Domicile: Illinois

Company Group Code: 233 Company Type: 111 East Wacker Drive • Suite Group Name: State ID Number:

2100 FEIN Number: 36-0770740

Chicago, IL 60601-4508 (800) 621-3724 ext. [Phone]

Filing Fees

Fee Required? No Retaliatory? No

Fee Explanation:

SERFF Tracking #: BNLA-131487654 State Tracking #: Company Tracking #: 180902 ET AL LONG TERM CARE BLOG

State: District of Columbia Filing Company: Bankers Life and Casualty Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name: LTC Blogs

Project Name/Number: LTC Blogs/LTC Blogs - 180902

Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|----------|---------------|------------|----------------|
| APPROVED | Colin Johnson | 05/09/2018 | 05/09/2018 |

SERFF Tracking #: BNLA-131487654 State Tracking #: Company Tracking #: 180902 ET AL LONG TERM CARE BLOG

State: District of Columbia Filing Company: Bankers Life and Casualty Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name: LTC Blogs

Project Name/Number: LTC Blogs/LTC Blogs - 180902

Disposition

Disposition Date: 05/09/2018 Implementation Date: 05/09/2018

Status: APPROVED

Comment:

Rate data does NOT apply to filing.

| Schedule | Schedule Item | Schedule Item Status | Public Access |
|----------|---------------|----------------------|----------------------|
| Form | LTC Blog 1 | APPROVED | Yes |
| Form | LTC Blog 2 | APPROVED | Yes |
| Form | LTC Blog 3 | APPROVED | Yes |

SERFF Tracking #: BNLA-131487654 State Tracking #: Company Tracking #: 180902 ET AL LONG TERM CARE BLOG

State: District of Columbia Filing Company: Bankers Life and Casualty Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name: LTC Blogs

Project Name/Number: LTC Blogs/LTC Blogs - 180902

Form Schedule

| Lead Form Number: 180902 | | | | | | | | |
|--------------------------|------------------------|------------|--------|------|---------|-----------------|-------------|-----------------|
| Item | Schedule Item | Form | Form | Form | Form | Action Specific | Readability | |
| No. | Status | Name | Number | Туре | Action | Data | Score | Attachments |
| 1 | APPROVED 05/09/2018 | LTC Blog 1 | 180902 | ADV | Initial | | 0.000 | 180902-blog.pdf |
| 2 | APPROVED 05/09/2018 | LTC Blog 2 | 180903 | ADV | Initial | | 0.000 | 180903-blog.pdf |
| 3 | APPROVED 05/09/2018 | LTC Blog 3 | 180904 | ADV | Initial | | 0.000 | 180904-blog.pdf |

Form Type Legend:

| | po _ogoa. | | |
|------|---|------|--|
| ADV | Advertising | AEF | Application/Enrollment Form |
| CER | Certificate | CERA | Certificate Amendment, Insert Page, Endorsement or Rider |
| DDP | Data/Declaration Pages | FND | Funding Agreement (Annuity, Individual and Group) |
| MTX | Matrix | NOC | Notice of Coverage |
| ОТН | Other | OUT | Outline of Coverage |
| PJK | Policy Jacket | POL | Policy/Contract/Fraternal Certificate |
| POLA | Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider | SCH | Schedule Pages |

Get a quote

Three concerns when facing assisted care

March 30, 2018 | Share: f in 💟 🖂



One of the biggest threats to Boomers preparing for retirement is assisted care. It's likely you'll need some form of care as you age, and it will be one of the largest expenses you face in retirement. Consider these facts: There are 1.4 million Americans in nursing homes, which cost on average \$91,250 a year.²

This is a long-term care insurance solicitation. An insurance agent/producer may contact you.

To help you properly prepare, here are three concerns associated with assisted care, plus a solution to help you face them:

1. Protecting assets

You've made many sacrifices to get where you are today. You've worked your entire life to build your assets—such as your home, savings/retirement funds and your legacy. Don't let the cost of long-term care wipe out everything you've worked for.

2. Relying on loved ones/family

Friends and family are the sole caregivers for 78% of the elderly.³ By allowing your family to supervise your care rather than provide it, you can avoid solely relying on your loved ones for care and be more in control of the financial impact that care can take.

3. Dignity

Identity, independence, personal privacy and choices...without proper assisted care planning, all of these are at risk. You can protect your dignity by maintaining control over where you receive assisted care.

The solution: how to protect savings & maintain control

Long-term care insurance for nursing home care, home health care or both can help you maintain control of where you will receive care, and help protect your life's savings from the high costs of assisted care services.

Are you ready to let a Bankers Life agent help design an insurance plan that fits your needs? Contact us today!

BLOG HOME

Give us a call

MOST RECENT POSTS

Introducing the Bankers Life New Agent Accelerator Program

Three concerns when facing assisted care

Why assisted care has become a big concern today

Assisted care costs: what to expect and how to prepare

Four factors that can affect your assets

MOST VIEWED POSTS

Bankers Life makes Top Training 125

10 Tips to Make the Most of Your Retirement Income

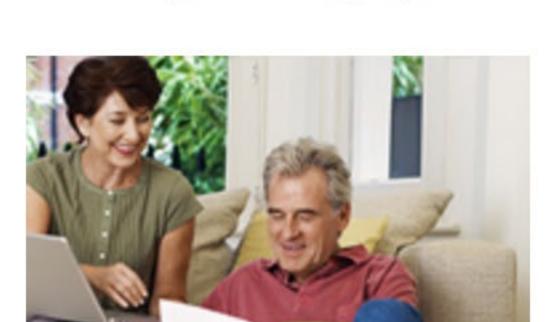
Take steps to protect yourself in the event of critical illness

Insurance for Aging **Parents**

Long-Term Care

Preparing for the storm: Do a life insurance check-up

Everything you need for the life of your retirement









Annuities

<u>Life Insurance</u> <u>Long Term Care</u> <u>Medicare Supplement</u>

¹Centers for Disease Control and Prevention, Nursing Home Care, https://www.cdc.gov/nchs/fastats/nursing-home-care.htm, May 3, 2017. ²Genworth, 2015 Cost of Care Survey, https://www.genworth.com/dam/Americas/US/PDFs/Consumer/corporate/130568_040115_gnw.pdf, 2015.

³CareScout, Long-Term Care Costs Across the United States, February 2015.

Assisted care coverage refers to insurance with benefits for assisted care, such as Long Term Care insurance.

Underwritten by Bankers Life and Casualty Company, Chicago, IL. These policies have limitations and exclusions. For costs and complete details of coverage, contact the agent/producer.

Bankers Life is the marketing brand of Bankers Life and Casualty Company, Medicare Supplement insurance policies sold by Colonial Penn Life Insurance Company and select policies sold in New York by Bankers Conseco Life Insurance Company (BCLIC). BCLIC is authorized to sell insurance in New York.

Privacy statement

PREVIOUS NEXT







© Copyright 2018 Bankers Life

†Or insurance producer.

Site map

Additional New York State resident information Additional Oregon State resident information Additional New Mexico State resident information Confidential insurance communication request form

Terms & conditions

Bankers Life is the marketing brand of Bankers Life and Casualty Company, Medicare Supplement insurance policies sold by Colonial Penn Life Insurance Company and select policies sold in New York by Bankers Conseco Life Insurance Company (BCLIC). BCLIC is authorized to sell insurance in New York.

CNOInc.com

Administrative office: Chicago, Illinois.

For information and educational purposes only. Does not constitute investment advice or a recommendation.

Website privacy



180902

(03/18)

PRODUCTS

SERVICE & SUPPORT

BANKERS LIFE SECURITIES CAREERS

Give us a call

BLOG HOME

MOST RECENT POSTS

Program

today

Introducing the

Bankers Life New

Agent Accelerator

Three concerns when

Why assisted care has

become a big concern

facing assisted care

Assisted care costs:

what to expect and

Four factors that can

affect your assets

Bankers Life makes

10 Tips to Make the

Retirement Income

Take steps to protect

yourself in the event

Insurance for Aging

of critical illness

Long-Term Care

Preparing for the

insurance check-up

storm: Do a life

Parents

Top Training 125

Most of Your

MOST VIEWED POSTS

how to prepare

Get a quote

Blog

Why assisted care has become a big concern

March 30, 2018 | Share: f in 🔽 🖂



Retirement looks vastly different today than it did for older generations—especially when it comes to assisted care. Here are three ways assisted care has become a bigger concern for today's retirees.

This is a long-term care insurance solicitation. An insurance agent/producer may contact you.

1. Many people believe Medicare will pay

The Medicare benefits your parents and grandparents received is much more generous than what current and future retirees can expect.

For example, here are the 2017 Medicare Part A costs you pay for services at a skilled nursing facility: no charge for the first 20 days, \$164.50 per day for 21-100 days and all costs after 101 days.1

2. Family transformation

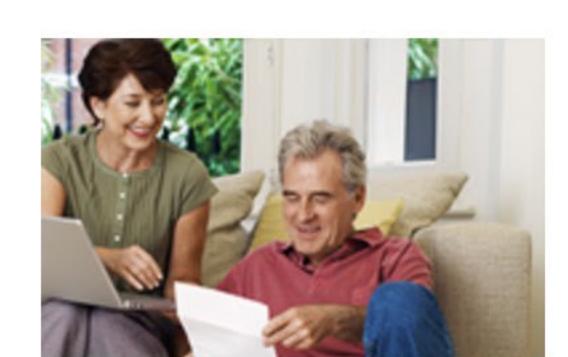
Many people plan on receiving care from family like their grandparents did, but with twoincome households, busier lifestyles and longer distances between family units, it's more difficult than ever for the modern family to carve out time and resources to care for an elderly family member.

3. People are living longer

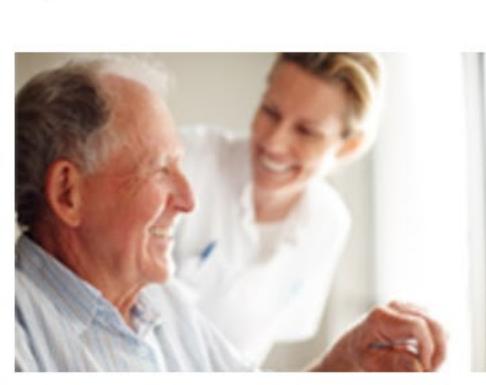
Do you think it's possible that you could live a long life? With more effective medications, surgeries and medical equipment, Americans are living longer than ever, with retirement often lasting 35+ years. If you live a long life, it's possible—and perhaps probable—that you could become frail and need care for months or even years.

With long-term care becoming a bigger concern, a growing number of retirees are turning to long-term care insurance to protect their futures. Coverage for nursing home care, home health care or both helps you protect your life's savings and maintain control of where you will receive care. Ready to learn more? Contact us today!

Everything you need for the life of your retirement









Annuities

Life Insurance

Long Term Care

Medicare Supplement

¹Healthline, What Medicare Does and Does Not Cover, http://www.healthline.com/health/what-medicare-covers#Overview1, January 10, 2017.

Assisted care coverage refers to insurance with benefits for assisted care, such as Long Term Care insurance.

Underwritten by Bankers Life and Casualty Company, Chicago, IL.

These policies have limitations and exclusions. For costs and complete details of coverage, contact the agent/producer.

Bankers Life is the marketing brand of Bankers Life and Casualty Company, Medicare Supplement insurance policies sold by Colonial Penn Life Insurance Company and select policies sold in New York by Bankers Conseco Life Insurance Company (BCLIC). BCLIC is authorized to sell insurance in New York.

Privacy statement

PREVIOUS NEXT







© Copyright 2018 Bankers Life

[†]Or insurance producer.

Site map

Additional New York State resident information Additional Oregon State resident information Additional New Mexico State resident information Confidential insurance communication request form

Terms & conditions

Bankers Life is the marketing brand of Bankers Life and Casualty Company, Medicare Supplement insurance policies sold by Colonial Penn Life Insurance Company and select policies sold in New York by Bankers Conseco Life Insurance Company (BCLIC). BCLIC is authorized to sell insurance in New York.

CNOInc.com

Administrative office: Chicago, Illinois.

For information and educational purposes only. Does not constitute investment advice or a recommendation.

Website privacy



(03/18)



Give us a call

BLOG HOME

MOST RECENT POSTS

Program

today

Introducing the

Bankers Life New

Agent Accelerator

Three concerns when

Why assisted care has

become a big concern

facing assisted care

Assisted care costs:

what to expect and

Four factors that can

affect your assets

Bankers Life makes

10 Tips to Make the

Retirement Income

Take steps to protect

yourself in the event

Insurance for Aging

of critical illness

Long-Term Care

Preparing for the

insurance check-up

storm: Do a life

Parents

Top Training 125

Most of Your

MOST VIEWED POSTS

how to prepare

Get a quote

Assisted care costs: what to expect and how to prepare

March 30, 2018 | Share: 🚹 in 💟 🖂



As you work hard to save for retirement, one of the biggest hurdles you face is preparing for the costs of assisted care.

Assisted care is a range of services for people with functional limitations or chronic health problems. It's offered in a variety of settings, such as at home, in adult day care facilities, in assisted living facilities and in nursing homes.

This is a long-term care insurance solicitation. An insurance agent/producer may contact you.

Will I need assisted care?

While it can be difficult to imagine yourself needing help with basic activities of daily living, needing some form of assistance is a normal part of the aging process. In fact, 70% of people will need some type of long-term care.1

How much will it cost?

Depending on the level of care you need, and where you receive it, costs vary. Here are some examples:

Home health care

- Home health aide average rate = \$20 per hour
- 8-hour shift = \$160
- Month = \$4,800• Annual = \$57,600

Assisted living facilities

- One-bedroom unit average = \$3,600 monthly • Annual = \$43,200

Nursing homes

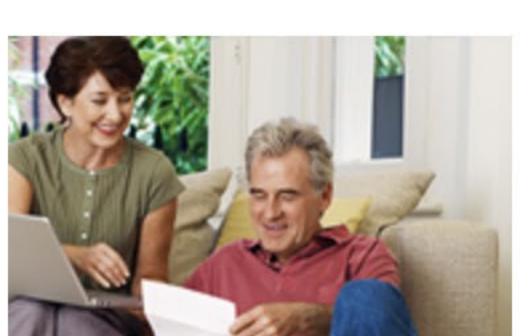
- Private room, drugs, supplies average = \$250 per day
- Month = \$7,604• Annual = \$91,250

How will I pay for assisted care?

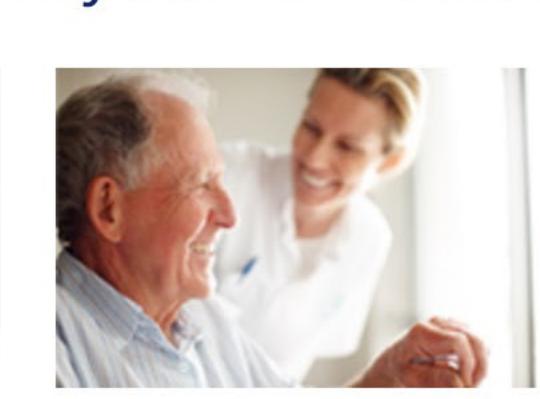
If the figures above startle you, you're not alone. With your home, savings/retirement and legacy on the line, there's a lot at stake. This is why many retirees are turning to long-term care insurance to protect their futures. This coverage can help you protect your life's savings, while maintaining control of your care.

Ready to learn more? Request a free consultation from a Bankers Life agent today!

Everything you need for the life of your retirement









Annuities

Life Insurance

Long Term Care

Medicare Supplement

¹Center for Medicare and Medicaid Services, Medicare and You, 2015.

Assisted care coverage refers to insurance with benefits for assisted care, such as Long Term Care insurance.

Underwritten by Bankers Life and Casualty Company, Chicago, IL.

These policies have limitations and exclusions. For costs and complete details of coverage, contact the agent/producer.

Bankers Life is the marketing brand of Bankers Life and Casualty Company, Medicare Supplement insurance policies sold by Colonial Penn Life Insurance Company and select policies sold in New York by Bankers Conseco Life Insurance Company (BCLIC). BCLIC is authorized to sell insurance in New York.

> PREVIOUS NEXT

CENTER FOR A
SECURE RETIREMENT®





Website privacy

CNOInc.com

© Copyright 2018 Bankers Life

(03/18)

†Or insurance producer.

Site map

Additional New York State resident information Additional Oregon State resident information

Confidential insurance communication request form

Additional New Mexico State resident information

Terms & conditions

Bankers Life is the marketing brand of Bankers Life and Casualty Company, Medicare Supplement insurance policies sold by Colonial Penn Life Insurance Company and select policies sold in New York by Bankers Conseco Life Insurance Company (BCLIC). BCLIC is authorized to sell insurance in New York.

Privacy statement

Administrative office: Chicago, Illinois.

For information and educational purposes only. Does not constitute investment advice or a recommendation.



180904

